

Information to identify the case:

Debtor 1	<u>Marino Luongo Jr.</u>	Social Security number or ITIN	xxx-xx-9398
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Elizabeth L. Luongo</u>	Social Security number or ITIN	xxx-xx-5921
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	14-35332-MBK		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Marino Luongo Jr.
aka Reno Luongo

Elizabeth L. Luongo
aka Liz Luongo

4/30/20

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 5

United States Bankruptcy Court
District of New JerseyIn re:
Marino Luongo, Jr.
Elizabeth L. Luongo
DebtorsCase No. 14-35332-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: 3180WPage 1 of 3
Total Noticed: 59

Date Rcvd: Apr 30, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 02, 2020.

db +Marino Luongo, Jr., 40 Oak Street, Beachwood, NJ 08722-3651
jdb #+Elizabeth L. Luongo, 40 Oak Street, Beachwood, NJ 08722-3651
cr +United Teletech Financial Federal Credit Union, McKenna, DuPont, Higgins & Stone,
PO Box 610, 229 Broad Street, Red Bank, NJ 07701-2009
515233501 ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088
(address filed with court: A H F C, 201 Little Falls Dr, Wilmington, DE 19808)
515233502 +Aes/pnc Natl City, PO Box 61047, Harrisburg, PA 17106-1047
515429067 +Bayview Loan Servicing, LLC, M&T BANK, PO Box 840, Buffalo, NY 14240-0840
515233505 +Bby/cbna, 50 Northwest Point Road, Elk Grove Village, IL 60007-1032
515436238 ++DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577
(address filed with court: Dell Financial Services, LLC, Resurgent Capital Services,
PO Box 10390, Greenville, SC 29603-0390)
515258400 +Department Stores National Bank For Macys Branded, Bankruptcy Processing, Po Box 8053,
Mason, OH 45040-8053
515233516 +Fed Loan Serv, Po Box 60610, Harrisburg, PA 17106-0610
515233521 +Pnc Mortgage, Po Box 8703, Dayton, OH 45401-8703
515257886 +TD BANK USA, N.A., C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,
SEATTLE, WA 98121-3132
515233532 +United Teletech Fin Fc, 205 Hance Ave, Tinton Falls, NJ 07724-2764
515233531 +United Teletech Fin ancial, 205 Hance Ave, Tinton Falls, NJ 07724-2764

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Apr 30 2020 23:21:45 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Apr 30 2020 23:21:43 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235
515259861 EDI: HNDA.COM May 01 2020 02:43:00 American Honda Finance Corporation,
National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088, 866-716-6441
515233503 +EDI: AMEREXPR.COM May 01 2020 02:43:00 American Express, Po Box 297871,
Fort Lauderdale, FL 33329-7871
515233504 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Apr 30 2020 23:22:08
Bayview Loan Servicing, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gables, FL 33146-1873
517912270 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Apr 30 2020 23:22:08
Bayview Loan Servicing, LLC, 4425 Ponce de Leon Blvd., 5th Floor, Coral Gables, FL 33146,
Bayview Loan Servicing, LLC, 4425 Ponce de Leon Blvd. 33146-1873
515233506 EDI: CAPITALONE.COM May 01 2020 02:43:00 Capital One, Po Box 85520, Richmond, VA 23285
515233507 +EDI: CAPITALONE.COM May 01 2020 02:43:00 Capital One, Pob 30281,
Salt Lake City, UT 84130-0281
515308632 EDI: CAPITALONE.COM May 01 2020 02:43:00 Capital One Bank (USA), N.A., PO Box 71083,
Charlotte, NC 28272-1083
515343791 EDI: BL-BECKET.COM May 01 2020 02:43:00 Capital One, N.A., c o Becket and Lee LLP,
POB 3001, Malvern, PA 19355-0701
515414127 +EDI: BASSASSOC.COM May 01 2020 02:43:00 Cavalry SPV I, LLC, c/o Bass & Associates, P.C.,
3936 E Ft. Lowell Road Suite #200, Tucson, AZ 85712-1083
515233510 +EDI: WFNNB.COM May 01 2020 02:43:00 Comenity Bank/nwyrk&co, 220 W Schrock Rd,
Westerville, OH 43081-2873
515233511 +EDI: WFNNB.COM May 01 2020 02:43:00 Comenity Bank/pier 1, 4590 E Broad St,
Columbus, OH 43213-1301
515233512 +EDI: WFNNB.COM May 01 2020 02:43:00 Comenity Bank/vctrssec, Po Box 182789,
Columbus, OH 43218-2789
515233513 +E-mail/PDF: creditonebknofications@resurgent.com Apr 30 2020 23:26:35 Credit One Bank Na,
Po Box 98875, Las Vegas, NV 89193-8875
515233533 E-mail/PDF: DellBKNotifications@resurgent.com Apr 30 2020 23:26:39 Webbank/dfs,
1 Dell Way, Round Rock, TX 78682
515233514 EDI: DISCOVER.COM May 01 2020 02:43:00 Discoverbank, Pob 15316, Wilmington, DE 19850
515233515 +EDI: TSYS2.COM May 01 2020 02:43:00 Dsnb Macys, 9111 Duke Blvd, Mason, OH 45040-8999
515233517 +EDI: AMINFOFP.COM May 01 2020 02:43:00 First Premier Bank, 3820 N Louise Ave,
Sioux Falls, SD 57107-0145
515233518 +EDI: FORD.COM May 01 2020 02:43:00 Ford Motor Credit, Po Box Box 542000,
Omaha, NE 68154-8000
515323775 EDI: JEFFERSONCAP.COM May 01 2020 02:43:00 Jefferson Capital Systems LLC, Po Box 7999,
Saint Cloud Mn 56302-9617
515233509 EDI: JPMORGANCHASE May 01 2020 02:43:00 Chase, 3415 Vision Drive, Columubs, OH 43219
515233508 EDI: JPMORGANCHASE May 01 2020 02:43:00 Chase, Po Box 15298, Wilmington, DE 19850
515233519 +E-mail/Text: bncnotices@becket-lee.com Apr 30 2020 23:21:00 Kohls/capone,
N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
515436239 E-mail/PDF: resurgentbknofications@resurgent.com Apr 30 2020 23:26:45
LVNV Funding, LLC its successors and assigns as, assignee of FNB, LLC,
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
515233520 +E-mail/Text: bnc@nordstrom.com Apr 30 2020 23:21:06 Nordstrom Fsb, Po Box 6555,
Englewood, CO 80155-6555

District/off: 0312-3

User: admin
Form ID: 3180W

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Total Noticed: 59

Date Rcvd: Apr 30, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

515448222 EDI: PRA.COM May 01 2020 02:43:00 Portfolio Recovery Associates, LLC,
c/o Amazon.com Store Card, POB 41067, Norfolk VA 23541
515448307 EDI: PRA.COM May 01 2020 02:43:00 Portfolio Recovery Associates, LLC, c/o Best Buy,
POB 41067, Norfolk VA 23541
515448190 EDI: PRA.COM May 01 2020 02:43:00 Portfolio Recovery Associates, LLC,
c/o Jc Penney Credit Card, POB 41067, Norfolk VA 23541
515446267 EDI: PRA.COM May 01 2020 02:43:00 Portfolio Recovery Associates, LLC, c/o Nordstrom FSB,
POB 41067, Norfolk VA 23541
515448252 EDI: PRA.COM May 01 2020 02:43:00 Portfolio Recovery Associates, LLC, c/o Toys,
POB 41067, Norfolk VA 23541
515448203 EDI: PRA.COM May 01 2020 02:43:00 Portfolio Recovery Associates, LLC,
c/o Walmart Credit Card, POB 41067, Norfolk VA 23541
515298388 +EDI: JEFFERSONCAP.COM May 01 2020 02:43:00 Premier Bankcard, LLC.,
c/o Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-7999
518134989 E-mail/Text: jennifer.chacon@spservicing.com Apr 30 2020 23:22:24
Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
518134990 E-mail/Text: jennifer.chacon@spservicing.com Apr 30 2020 23:22:24
Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250,
Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
515233522 +EDI: RMSC.COM May 01 2020 02:43:00 Synch/amazon, Po Box 965015, Orlando, FL 32896-5015
515233523 +EDI: RMSC.COM May 01 2020 02:43:00 Synch/amer Eagle, Po Box 965005,
Orlando, FL 32896-5005
515233524 +EDI: RMSC.COM May 01 2020 02:43:00 Synch/belk, Po Box 965028, Orlando, FL 32896-5028
515233525 +EDI: RMSC.COM May 01 2020 02:43:00 Synch/carcare One, Po Box 965036,
Orlando, FL 32896-5036
515233526 +EDI: RMSC.COM May 01 2020 02:43:00 Synch/jcp, Po Box 965007, Orlando, FL 32896-5007
515233527 +EDI: RMSC.COM May 01 2020 02:43:00 Synch/toysrus, Po Box 965005, Orlando, FL 32896-5005
515233528 +EDI: RMSC.COM May 01 2020 02:43:00 Synch/walmart, Po Box 965024, Orlando, FL 32896-5024
515233529 +EDI: WTRRN BANK.COM May 01 2020 02:43:00 Target N.b., Po Box 673,
Minneapolis, MN 55440-0673
515233530 +EDI: WTRRN BANK.COM May 01 2020 02:43:00 Td Bank Usa/targetcred, Po Box 673,
Minneapolis, MN 55440-0673
515233534 +EDI: WFFC.COM May 01 2020 02:43:00 Wellsfargo, 800 Walnut St, Des Moines, IA 50309-3605
TOTAL: 45

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517912269* +Bayview Loan Servicing, LLC, 4425 Ponce de Leon Blvd., 5th Floor,
Coral Gables, FL 33146-1873

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 02, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 30, 2020 at the address(es) listed below:

Albert Russo docs@russotrustee.com
Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com
Daniel E. Straffi on behalf of Debtor Marino Luongo, Jr. bktrustee@straffilaw.com,
G25938@notify.cincompass.com/familyclient@straffilaw.com/bktrustee@straffilaw.com
Daniel E. Straffi on behalf of Joint Debtor Elizabeth L. Luongo bktrustee@straffilaw.com,
G25938@notify.cincompass.com/familyclient@straffilaw.com/bktrustee@straffilaw.com

District/off: 0312-3

User: admin
Form ID: 3180W

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

Denise E. Carlon on behalf of Creditor BAYVIEW LOAN SERVICING, LLC
bankruptcynotice@zuckergoldberg.com, bkgroup@kmlawgroup.com
Douglas J. McDonough on behalf of Creditor Select Portfolio Servicing, Inc.
DMcDonough@flwlaw.com
Joshua I. Goldman on behalf of Creditor BAYVIEW LOAN SERVICING, LLC jgoldman@kmlawgroup.com,
bkgroup@kmlawgroup.com
Michael R. DuPont on behalf of Creditor United Teletech Financial Federal Credit Union
dupont@redbanklaw.com, dana@redbanklaw.com
Phillip Andrew Raymond on behalf of Creditor Select Portfolio Servicing, Inc.
phillip.raymond@mccalla.com, mccallaecf@ecf.courtdrive.com
Rebecca Ann Solarz on behalf of Creditor BAYVIEW LOAN SERVICING, LLC rsolarz@kmlawgroup.com
TOTAL: 10